

Q1 terminal to, for example the Internet and sets so that the user can connect to the Internet from his/her terminal.

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Please substitute the paragraph beginning on page 2, line 6 with the following paragraph:

Q2 However, there is a problem in the charging method of a conventional type network service in that even if a network provider charges a user a greater amount than an amount to be properly charged, it is difficult for the user to clarify this fact.

[Please substitute the paragraph beginning on page 2, line 11 with the following paragraph:]

There is also a problem in that it is also difficult for a network provider to prove that it is charging a user a proper fee.

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Please substitute the paragraph beginning on page 2, line 14 with the following paragraph:

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The present invention is made to solve such a situation. The object of the present invention is to enable a user to prove that a service provider charges a wrong fee and to enable a service provider to prove that he/she charges a user a proper fee.

Q3 [Please substitute the paragraph beginning on page 2, line 18 with the following paragraph:]

A charging system according to one aspect of the present invention is characterized in that the system is provided with fee collection means for collecting a fee equivalent to service which a service provider provides to a user from the user independent of the service provider.

{ Please substitute the paragraph beginning on page 2, line 23 with the following paragraph: }

A charging method according to another aspect of the present invention is characterized in that a fee equivalent to service which a service provider provides to a user is collected from a user independent of the service provider.

a3 { Please substitute the paragraph beginning on page 3, line 4 with the following paragraph: }

In the charging system disclosed herein, a fee collection means collects a fee equivalent to service provided to a user by a service provider from the user independent of the service provider.

{ Please substitute the paragraph beginning on page 3, line 8 with the following paragraph: }

In the charging method disclosed herein, a fee equivalent to service provided to a user by the service provider is collected from the user independent of the service provider.

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✓ Please substitute the paragraph beginning on page 3, line 23 with the following paragraph:

a4 Fig. 5 is a block diagram showing an example of a further configuration of the service providing system applying the charging system according to the present invention; and

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✓ Please substitute the paragraph beginning on page 4, line 7 with the following paragraph:

a5 Fig. 1 is a block diagram showing the configuration of an embodiment of a service providing system applying a charging system according to the present invention. A user 1 requests a service provider 2 to provide a predetermined service. The service provider 2

asb provides the predetermined service to the user 1 in response to the request from the user 1, charges the user 1 a fee equivalent to the service and requests a bank 3 (fee collection means) to collect the fee from the user 1. The bank 3 collects the fee from the user 1 in response to the request from the service provider 2.

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Please substitute the paragraph beginning on page 8, line 1 with the following paragraph:

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ab Fig. 3 is a block diagram showing an example of a configuration of another embodiment of a service providing system applying a charging system according to the present invention. In the case of this example, a user 1 requests a service provider 2 to provide predetermined service. The service provider 2 provides predetermined service to the user 1 in response to the request from the user 1, charges a fee for the service to the user 1 and requests a bank 3 to collect the fee from the user 1. The bank 3 collects the fee from the user 1 in response to the request from the service provider 2.

{ Please substitute the paragraph beginning on page 8, line 12 with the following paragraph: }

Next, referring to a flowchart shown in Fig. 4, the operation will be described. First, in a step S21, when a user 1 utilizes the service provided by a service provider 2, he/she creates service request data and digital signature data added to the service request data as in the above case shown in Fig. 2 and sends the service request data and digital signature data to the service provider 2.

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Please substitute the paragraph beginning on page 9, line 21 with the following paragraph:

Q7 Fig. 5 is a block diagram showing the configuration of yet a further embodiment of the service providing system applying the charging system according to the present invention. In the case of this example, an IC card 12 (storage means) is connected to the communication terminal 11 (hereinafter called a user communication terminal) of a user.

Please substitute the paragraph beginning on page 10, line 22 with the following paragraph:

Q8 The IC card 12 is constituted by hardware so that it is easy to read the whole or a part of information recorded in it, however it is really impossible to modify the information or information is recorded in the IC card using a software technique.

Please substitute the paragraph beginning on page 11, line 3 with the following paragraph:

Q8 Information (for example, personal information such as the name and the account number of a user using the user communication terminal 11) required for the user communication terminal 11 to create digital signature data is stored in the IC card 12 and digital signature data is created by a CPU provided to the IC card 12 according to a predetermined program. When digital signature data is created, the service request data and the digital signature data are always recorded in a memory built in the IC card 12.

Please substitute the paragraph beginning on page 13, line 3 with the following paragraph:

Q9 As described above, in the case of the embodiment shown in Fig. 5, when a user using a user communication terminal 11 approves a right fee, the cooperation of a service provider 2 is

not required. As described above, this is because data once recorded in an IC card 12 is disabled from being changed by a user, any data required for calculating a right fee (in this case, service request data and digital signature data) is recorded in an IC card 12 and the user can submit this data to a Bank 3. That is, the Bank 3 can calculate the right fee based upon only data recorded in the IC card 12 submitted by the user without receiving any data from a service provider 2. Hereby, a processing procedure in charging can be simplified. In the above embodiments, a bank 3 collects a fee, however, the other third party may also collect it.

Please substitute the paragraph beginning on page 13, line 17 with the following paragraph:

In the embodiment shown in Fig. 5, an IC card 12 is used, however, another recording medium may also be used.

Please substitute the paragraph beginning on page 13 line 19 with the following paragraph:

According to a charging system and a charging method disclosed herein, as a fee equivalent to service provided to a user by a service provider is collected from the user independent of the service provider, the user can prove the fact of a wrong fee charged by the service provider and the service provider can prove the validity of a fee charged the user by the service provider. Therefore, a right fee equivalent to service provided to the user by the service provider can be collected from the user.

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